

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION

In re: CUZYDLO, JOHN

§ Case No. 09-73022

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Debtor(s)

**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under Chapter 7 of the United States Bankruptcy Code on July 21, 2009. The undersigned trustee was appointed on October 07, 2009.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 4,000.45

Funds were disbursed in the following amounts:

Administrative expenses	\$ <u>0.00</u>
Payments to creditors	\$ <u>0.00</u>
Non-estate funds paid to 3rd Parties	\$ <u>0.00</u>
Payments to the debtor	\$ <u>0.00</u>
Leaving a balance on hand of <sup>1</sup>	\$ <u>4,000.45</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing claims in this case was 12/15/2009. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,000.11. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,000.11, for a total compensation of \$1,000.11. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00, for total expenses of \$0.00.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 04/15/2010 By: /s/JAMES E. STEVENS  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

## Form 1

### Individual Estate Property Record and Report

#### Asset Cases

Case Number: 09-73022

Case Name: CUZYDLO, JOHN

Period Ending: 04/15/10

Trustee: (330420) JAMES E. STEVENS

Filed (f) or Converted (c): 07/21/09 (f)

§341(a) Meeting Date: 08/27/09

Claims Bar Date: 12/15/09

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 <u>Property Abandoned</u> OA=\$554(a) DA=\$554(c)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	1964 Wisteria Rd., Rockford, IL	110,000.00	0.00	DA	0.00	FA
2	Pension w/ Employer/Former Employer - 100% Exempt	Unknown	0.00	DA	0.00	FA
3	checking account	750.00	0.00	DA	0.00	FA
4	househod goods, etc.	1,500.00	0.00	DA	0.00	FA
5	books, compact discs, etc.	50.00	0.00	DA	0.00	FA
6	necessary wearing apparel	50.00	0.00	DA	0.00	FA
7	term life insurance	0.00	0.00	DA	0.00	FA
8	2008 tax refund	4,000.00	3,275.00	DA	4,000.00	FA
9	1999 Ford F250	2,000.00	0.00	DA	0.00	FA
10	1988 1 ton GMC truck	1,000.00	0.00	DA	0.00	FA
11	06 home built motorcycle (See Footnote)	6,500.00	0.00	DA	0.00	FA
12	maxonry equipment	800.00	0.00	DA	0.00	FA
Int	INTEREST (u)	Unknown	N/A		0.45	FA
13	Assets      Totals (Excluding unknown values)	\$126,650.00	\$3,275.00		\$4,000.45	\$0.00

RE PROP# 11    The motorcycle was repossessed by the creditor.

#### Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): August 31, 2009

Current Projected Date Of Final Report (TFR): April 15, 2010 (Actual)

**Form 2**  
**Cash Receipts And Disbursements Record**

Page: 1

Case Number: 09-73022

Trustee: JAMES E. STEVENS (330420)

Case Name: CUZYDLO, JOHN

Bank Name: JPMORGAN CHASE BANK, N.A.

Taxpayer ID #: \*\*-\*\*6231

Account: \*\*\*-\*\*\*\*94-65 - Money Market Account

Period Ending: 04/15/10

Blanket Bond: \$118,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 (Ref #) / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	Receipts \$	6 Disbursements \$	7 Money Market Account Balance
01/18/10	{8}	John F. Cuzydlo	Income tax refund	1124-000	4,000.00		4,000.00
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.05		4,000.05
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.15		4,000.20
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.17		4,000.37
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.02		4,000.39
04/06/10		Wire out to BNYM account 9200*****9465	Wire out to BNYM account 9200*****9465	9999-000	-4,000.39		0.00
ACCOUNT TOTALS					0.00	0.00	\$0.00
Less: Bank Transfers					-4,000.39	0.00	
Subtotal					4,000.39	0.00	
Less: Payments to Debtors						0.00	
NET Receipts / Disbursements					\$4,000.39	\$0.00	

**Form 2**  
**Cash Receipts And Disbursements Record**

Case Number: 09-73022

Trustee: JAMES E. STEVENS (330420)

Case Name: CUZYDLO, JOHN

Bank Name: The Bank of New York Mellon

Taxpayer ID #: \*\*-\*\*6231

Account: 9200-\*\*\*\*\*94-65 - Money Market Account

Period Ending: 04/15/10

Blanket Bond: \$118,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Money Market Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****9465	Wire in from JPMorgan Chase Bank, N.A. account *****9465	9999-000	4,000.39		4,000.39
04/15/10	Int	The Bank of New York Mellon	Current Interest Rate is 0.0000%	1270-000	0.06		4,000.45
04/15/10		To Account #9200*****9466	TRANSFER TO CLOSE MONEY MARKET ACCOUNT	9999-000		4,000.45	0.00

ACCOUNT TOTALS	4,000.45	4,000.45	\$0.00
Less: Bank Transfers	4,000.39	4,000.45	
Subtotal	0.06	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.06	\$0.00	

**Form 2**  
**Cash Receipts And Disbursements Record**

Page: 3

Case Number: 09-73022  
Case Name: CUZYDLO, JOHN  
  
Taxpayer ID #: \*.\*.\*6231  
Period Ending: 04/15/10

Trustee: JAMES E. STEVENS (330420)  
Bank Name: The Bank of New York Mellon  
Account: 9200-\*\*\*\*\*94-66 - Checking Account  
Blanket Bond: \$118,000.00 (per case limit)  
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	Receipts \$	6 Disbursements \$	7 Checking Account Balance
04/15/10		From Account #9200*****9465	TRANSFER TO CLOSE MONEY MARKET ACCOUNT	9999-000	4,000.45		4,000.45

ACCOUNT TOTALS	4,000.45	0.00	\$4,000.45
Less: Bank Transfers	4,000.45	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$0.00	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
MMA # ***.****94-65	4,000.39	0.00	0.00
MMA # 9200-*****94-65	0.06	0.00	0.00
Checking # 9200.*****94-66	0.00	0.00	4,000.45
	<u>\$4,000.45</u>	<u>\$0.00</u>	<u>\$4,000.45</u>

**TRUSTEE'S PROPOSED DISTRIBUTION**

**Exhibit D**

Case No.: 09-73022  
Case Name: CUZYDLO, JOHN  
Trustee Name: JAMES E. STEVENS

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

	<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i>	<u>JAMES E. STEVENS</u>	\$ 1,000.11	\$ _____
<i>Attorney for trustee</i>	_____	\$ _____	\$ _____
<i>Appraiser</i>	_____	\$ _____	\$ _____
<i>Auctioneer</i>	_____	\$ _____	\$ _____
<i>Accountant</i>	_____	\$ _____	\$ _____
<i>Special Attorney for trustee</i>	_____	\$ _____	\$ _____
<i>Charges,</i>	<u>U.S. Bankruptcy Court</u>	\$ _____	\$ _____
<i>Fees,</i>	<u>United States Trustee</u>	\$ _____	\$ _____
<i>Other</i>	_____	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
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<i>Attorney for debtor</i>	\$	\$
<i>Attorney for</i>	\$	\$
<i>Accountant for</i>	\$	\$
<i>Appraiser for</i>	\$	\$
<i>Other</i>	\$	\$

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 47,279.82 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 6.3 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
1	<u>DISCOVER BANK</u>	\$ 11,168.66	\$ 708.75
2	<u>PYOD LLC its successors and assigns as assignee of</u>	\$ 12,303.58	\$ 780.78
3	<u>Roundup Funding, LLC</u>	\$ 2,735.75	\$ 173.61
4	<u>FIA CARD SERVICES, NA/BANK OF AMERICA</u>	\$ 6,888.87	\$ 437.16
5	<u>FIA CARD SERVICES, NA/BANK OF AMERICA</u>	\$ 8,003.45	\$ 507.89
6	<u>Capital Recovery III LLC As Assignee of GE Capital</u>	\$ 1,638.51	\$ 103.98
7	<u>Rockford Mercantile Agency</u>	\$ 4,541.00	\$ 288.17

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.